CARLTON CLUB

LOAN FUND BOARD OF IRELAND.

TWENTIETH

ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91.

Presented to both Houses of Parliament by Command of Her Majesty.

DUBLIN:
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1858.

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TWENTIETH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of the Loan Funds in Ireland during the past Year:—

Counties.	Number of Societies.	Amount Circulated during the Year 1857.	Number of Loans in 1857.	Gross Profit.	Interest on Capital, Expenses of Management, Bad Debts, and Loss on Notes.	Net Loss.	Net Profit.
		£		£ s. d	£ s. d.	£ s. d.	£ s. d.
Antrim,	2	32,150	5,354	794 18 11	600 5 8	–	194 4 1
Armagh,	1	27,585	4,939	538 6 7	459 8 5	–	78 17 10
Carlow,	–	–	–	–	–	–	–
Cavan,	1	12,038	2,474	280 18 3	232 15 3	–	48 3 0
Clare,	1	3,807	1,032	116 18 0	101 2 7	–	2 8 5
Cork,	11	35,814	8,143	1,093 3 2	1,381 0 3	322 3 3	08 14 3
Donegal,	7	66,369	14,004	1,772 0 4	1,418 0 2	63 5 10	433 19 11
Down,	1	31,497	3,496	508 19 3	459 8 7	–	139 10 8
Dublin,	3	16,620	3,031	709 5 10	327 0 4	–	382 5 0
Fermanagh,	6	08,372	11,450	2,211 15 7	1,123 11 0	–	1,080 3 5
Galway,	2	8,028	1,977	220 12 9	172 14 5	–	46 8 4
Kerry,	–	–	–	–	–	–	–
Kildare,	2	14,110	3,487	508 12 10	377 10 11	–	131 1 10
Kilkenny,	4	5,598	2,061	153 6 6	133 18 5	–	19 8 1
King's,	2	9,002	2,934	292 17 1	216 6 6	–	76 10 7
Leitrim,	2	20,209	4,005	001 12 0	350 11 0	–	332 0 3
Limerick,	5	29,003	0,965	750 2 11	538 3 11	–	211 19 0
Londonderry,	4	37,036	7,919	988 11 11	720 11 4	11 9 1	274 1 5
Longford,	3	21,371	4,671	741 0 11	469 2 0	–	271 18 10
Louth,	–	–	–	–	–	–	–
Mayo,	3	15,631	3,812	334 16 5	334 3 3	0 1 11	0 15 1
Meath,	1	5,873	1,417	127 6 1	124 16 4	–	2 9 9
Monaghan,	2	10,896	4,868	398 19 0	329 10 2	–	68 19 10
Queen's,	7	55,170	15,231	1,698 5 9	1,335 19 11	–	401 8 9
Roscommon,	1	20,855	4,837	749 10 9	579 6 11	–	165 18 11
Sligo,	5	35,862	8,474	833 18 4	627 10 4	–	200 8 0
Tipperary,	0	67,140	18,021	2,243 14 4	1,360 19 0	–	882 15 4
Tyrone,	17	191,132	41,053	5,623 19 9	3,945 10 7	–	1,078 9 0
Waterford,	2	19,174	4,492	429 3 2	353 14 10	75 19 4	–
Westmeath,	3	16,088	4,310	485 0 2	425 2 4	6 7 2	04 13 11
Wexford,	3	27,982	0,424	1,035 8 5	578 0 4	–	457 2 1
Wicklow,	4	11,241	2,553	359 15 5	300 9 1	–	59 0 4
Total,	111	929,053	204,394	26,783 0 5	19,393 9 7	470 0 7	7,816 2 5

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The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Years.	—	No. of Societies Transmitting Annual Accounts	Amount Circulated.	Total Circulation.	Number of Loans issued, or of Pledges received.	Total Number of Loans and Pledges.	Net Profit applicable to Charity and Reserve Fund.	Total Profit.
			£	£			£	£
1838	In the Returns of these years the Loan Funds and Monts de Piete were not separately classified,	50	–	180,526	–	148,528	–	2,547
1839		125	–	816,473	–	352,460	–	11,047
1840		215	–	1,164,046	–	463,750	–	15,477
1841	Loan Funds, 268 Monts de Piété, 8	276	1,438,598 61,935	1,500,533	411,303 351,408	762,711	14,853 –	14,853
1842	Loan Funds, 300 Monts de Piété, 7	307	1,691,871 46,196	1,738,067	488,702 293,985	782,687	18,967 –	18,967
1843	Loan Funds, 298 Monts de Piété, 7	305	1,650,963 30,878	1,681,841	490,870 178,528	669,398	14,149 –	14,149
1844	Loan Funds, 259 Monts de Piété, 4	263	1,702,918 5,801	1,708,719	488,207 42,632	530,839	8,949 68	9,017
1845	Loan Funds, 255 Monts de Piété, 5	260	1,857,457 12,880	1,870,337	507,399 85,319	592,658	9,695 67	9,762
1846	Loan Funds, 250 Monts de Piété, 5	257	1,770,397 8,104	1,778,501	470,291 43,792	510,083	8,332 72	8,404
1847	Loan Funds, 228 Monts de Piété, 4	232	863,617 3,468	867,115	231,101 21,550	252,651	– –	–
1848	Loan Funds, 177 Monts de Piété, 1	178	717,865 1,269	719,134	190,407 10,948	201,355	– –	–
1849	Loan Funds, 160 Monts de Piété, 1	161	649,934 1,393	651,327	175,673 9,452	185,125	761 28	789
1850	Loan Funds, 132 Monts de Piété, 1	133	602,794 1,238	604,032	189,235 8,099	197,334	1,880 19	1,899
1851	Loan Funds, 123 Monts de Piété, 1	124	712,073 1,512	713,585	191,050 9,861	200,911	2,992 –	2,992
1852	Loan Funds, 113 Monts de Piété, 1	114	739,056 1,450	740,506	191,870 9,461	201,331	5,962 14	5,976
1853	Loan Funds, 112 Monts de Piété, 1	113	812,803 1,208	814,011	210,622 7,734	218,356	6,873 9	6,882
1854	Loan Funds,*	115	–	870,024	–	203,917	–	7,253
1855	Loan Funds,	113	–	883,321	–	208,655	–	8,037
1856	Loan Funds,	115	–	917,686	–	202,420	–	6,727
1857	Loan Funds,	111	–	929,653	–	204,394	–	7,816

The number of Loan Funds in existence in 1857, on Board's Register, was 111: compared with the number of 1856, there has been a decrease of four Societies in the past year.

The circulation of Loan Funds throughout the country, connected with the Board in 1857, amounted to £929,653; it exceeded that of the preceding year by £11,967, and that of any previous year since 1846.

In the continuous steady increase of the circulation since the disastrous period of the famine, there is evidence of increased activity in industrial pursuits in the several localities in which Loan Funds operate.

The Capital of Loan Funds actually working in 1857 amounted to £228,616; it fell short of that of 1856 by the sum of £897.

The number of Loans made in 1857 was 204,394; it exceeded that of 1856 by 1,974.

The number of Notes sold by the Board in 1857, at 1*d.* each, was 198,900; and fell short of the number sold in 1856 by 14,100. The produce of the sale of Notes in 1857

* From 1853 Monts de Piété ceased to exist connected with Loan Funds.

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was £828 15*s.*; showing a decrease compared with that of 1856 of £58 15*s.*; a result mainly attributable to the cessation of the operations of the Cork No. 1 Loan Fund, a circumstance which is to be regretted, inasmuch as that important city is left without a Loan Fund.

The number of Debentures sold in 1857, by the Board, at 1*s.* each, was 600; the produce of the sale of which was £30. There was an increase in the number sold in 1857, as compared with that of 1856, of 137, and in the produce of the sale of 1857, of £6 17*s.*

The Gross Profits derived by Local Societies from Discounts, Fines, Sale of Application Papers and Cards, in 1857, amounted to £26,783; they exceeded the amount derived from the same sources in 1856 by £474.

The amount of Fines (one of the above-named items) in 1857 was £4,411 17*s.* 11*d.*; there was an increase in that year, as compared with that item in 1856, of £197 11*s.* 6*d.*

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1857, was £1,762 1*s.* 4*d.*; showing an increase of such grants, in that year, as compared with that of 1856, of £144 6*s.* 3*d.*

The Board's Income in 1857, derived from ordinary sources of Revenue, viz.:—

Sale of Notes, Debentures, and Cards, ...	£860	6	8
Interest on Funds invested in Government Stock, . .	126	10	8
Total amount, ...	£986	17	4

The Ordinary Income of 1857 fell short of that of the preceding year by the sum of £42 3*s.* 7*d.*

The total of Board's Receipts from all sources in 1857, viz.:—

Ordinary Income from Sale of Notes, Debentures, and Cards, and from Dividends on Stock, ...	£986	17	4
Interest on Loan to Aghada Loan Fund, ...	1	18	9
	£988	16	1

The Board's Expenditure in 1857 was £956 14*s.* 10*d.*; it fell short of that of 1856 by the sum of £46 1*s.*

The excess of Income in 1857, from all sources, over the Expenditure in that year, was £32 1*s.* 3*d.*

In preceding Reports, the Board have expressed their opinion that some improvement in the present machinery of the local management of Loan Funds, and in the existing legislative control over the Institution, was required, with a view to the more adequate protection of the savings of the industrious poor, and the promotion of the main objects of the Institution, and are still of opinion the necessity for such improvement exists.

2nd April, 1858.

(Signed)

TALBOT DE MALAHIDE.
JAMES POWER, Bart.
JOHN LENTAIGNE.
WALTER SWEETMAN.
HUGH USSHER TIGHE.
JAMES JOHN BAGOT.
JOHN GREY PORTER.

(Countersigned)
R. R. MADDEN, *Secretary.*

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APPENDIX

SYNOPTICAL TABLE, exhibiting the Operation of the

Counties.	Number of Societies Reporting to 1857.	Amount of Capital to be Accounted for on 31st December, 1857.	Actual Amount of Capital Working on 31st December, 1857	Total Amount Circulated in 1857.	Number of Loans issued in 1857.	Sum in Borrowers' hands, on 31st December, 1857, exclusive of Bad Debts.	Sum in Treasurers' hands, on 31st December, 1857.	Amount of Discount received in 1857.	Amount of Fines received in 1857
		£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim,	2	9,186	9,134	32,150	5,354	7,561 16 0	1,612 0 8	642 17 5	86 11 2
Armagh,	1	5,802	5,802	27,585	4,939	5,625 1 0	177 0 8	530 12 0	29 13 10
Carlow,	—	—	—	—	—	—	—	—	—
Cavan,	1	3,299	3,292	12,938	2,474	3,277 16 0	16 5 2	232 2 6	31 5 7
Clare,	1	918	917	3,807	1,032	860 0 9	57 10 3	97 15 3	10 9 0
Cork,	11	7,146	6,513	35,814	8,143	5,821 6 10	1,260 9 0	657 6 11	261 5 9
Donegal,	7	18,040	17,717	66,369	14,004	16,789 13 0	1,166 16 7	1,412 2 10	273 3 8
Down,	1	6,099	6,070	31,497	3,496	5,988 14 0	106 7 11	524 19 0	44 2 8
Dublin,	3	5,782	4,725	16,620	3,031	4,722 5 1	276 2 5	491 14 2	147 9 2
Fermanagh,	6	16,636	16,453	68,372	11,450	15,545 15 0	1,085 9 7	1,689 4 5	440 9 10
Galway,	2	2,291	2,281	8,928	1,977	1,839 14 0	448 14 6	163 0 4	24 19 4
Kerry,	—	—	—	—	—	—	—	—	—
Kildare,	2	3,343	3,312	14,110	3,487	3,321 5 0	17 6 5	393 0 3	84 1 3
Kilkenny,	4	1,262	1,257	5,598	2,061	1,242 10 2	19 1 6	93 6 0	44 11 0
King's,	2	2,381	2,356	9,002	2,934	2,177 16 0	198 6 0	172 8 6	99 1 10
Leitrim,	2	5,524	5,483	20,209	4,095	5,475 4 0	43 13 10	599 10 6	80 0 10
Limerick,	5	6,125	6,055	29,003	6,965	6,078 13 0	37 1 4	523 5 8	101 7 3
Londonderry,	4	9,592	9,561	37,036	7,919	8,870 14 0	648 3 6	788 11 3	153 12 3
Longford,	3	5,917	5,900	21,371	4,671	5,753 16 0	153 3 7	620 12 2	81 8 0
Louth,	—	—	—	—	—	—	—	—	—
Mayo,	3	3,513	3,506	15,831	3,812	3,194 3 0	313 7 10	263 16 8	39 2 7
Meath,	1	1,265	1,262	5,873	1,417	1,262 11 0	—	97 17 8	16 18 11
Monaghan,	2	3,516	3,509	16,896	4,808	3,512 2 0	2 17 3	281 12 0	57 17 11
Queen's,	7	12,773	12,745	55,170	15,231	12,037 10 5	728 16 1	1,093 9 3	439 7 5
Roscommon,	1	7,146	7,138	26,855	4,837	6,937 6 0	200 18 11	617 18 4	82 14 2
Sligo,	5	8,123	8,086	35,862	8,474	7,821 4 0	280 7 9	657 16 10	105 8 1
Tipperary,	6	16,991	16,349	67,140	18,921	15,794 6 0	1,187 3 11	1,590 11 2	478 6 11
Tyrone,	17	51,216	50,952	191,132	41,053	47,834 8 0	3,344 2 2	4,637 9 4	713 5 11
Waterford,	2	3,985	3,925	19,174	4,492	3,812 0 0	128 5 4	319 11 4	58 15 3
Westmeath,	3	3,738	3,729	16,088	4,340	3,697 2 6	34 2 2	360 14 7	75 10 0
Wexford,	3	7,371	7,231	27,982	6,424	7,201 9 0	156 3 4	692 9 4	296 4 11
Wicklow,	4	2,864	2,856	11,241	2,553	2,586 12 0	272 7 2	283 12 10	54 13 5
Totals,	111	231,844	228,616	929,653	204,394	216,642 13 9	13,977 4 10	20,529 8 6	4,411 17 11

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(A) No. 1.

Loan Fund System during the Year 1857.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards or Application Papers, in 1857.	Total Paid as Salaries or Wages during 1857.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes, during 1857.	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1857, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1857, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1857.	Amount actually expended for Charitable or useful Local Purposes in 1857.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
794 18 11	302 0 0	6	378 7 11	221 17 9	51	—	194 4 1	—	—
538 6 7	134 5 0	4	173 15 0	285 13 5	68	—	78 17 10	—	—
—	—	—	—	—	—	—	—	—	—
280 18 3	89 0 0	4	113 19 10	118 15 5	20	—	48 3 0	—	10 0 0
116 18 0	43 0 0	2	61 5 7	39 0 0	9	—	2 8 5	0 17 0	—
1,093 3 2	571 18 7	18	778 12 3	599 0 0	87	322 3 3	98 14 3	3 8 0	185 0 0
1,772 0 4	521 8 0	18	755 12 11	656 14 3	255	63 5 10	433 19 11	5 13 0	14 13 11
598 19 3	128 12 0	3	171 0 1	288 8 8	85	—	139 10 8	—	80 0 0
709 5 10	152 4 0	6	200 14 6	126 5 10	66	—	382 5 6	—	—
2,211 15 7	358 0 0	19	495 14 2	616 17 10	164	—	1,086 3 5	10 19 0	273 0 8
220 12 9	92 12 0	4	114 15 4	57 19 1	12	—	46 8 4	—	—
—	—	—	—	—	—	—	—	—	—
508 12 10	152 4 0	10	253 11 2	123 19 9	26	—	131 1 10	—	76 13 0
153 6 6	80 10 0	7	104 17 7	28 15 0	8	—	19 8 1	0 5 10	—
292 17 1	163 19 11	7	206 11 3	9 15 3	7	—	76 10 7	—	6 18 0
691 12 0	137 0 0	4	187 0 10	172 10 11	48	—	332 0 3	—	70 0 0
750 2 11	315 16 8	14	406 8 9	131 15 2	79	—	211 19 0	—	—
988 11 11	296 0 0	7	420 7 6	306 3 10	103	11 9 1	274 1 5	—	178 3 5
741 0 11	151 0 0	7	214 4 2	254 17 10	84	—	271 18 10	—	41 18 5
—	—	—	—	—	—	—	—	—	—
334 16 5	136 7 0	5	159 15 3	174 8 0	14	0 1 11	0 15 1	—	—
127 6 1	58 0 0	3	64 12 2	60 4 2	11	—	2 9 9	—	—
398 19 0	121 10 0	6	154 1 6	175 17 8	41	—	68 19 10	—	10 0 0
1,698 5 9	610 12 0	20	774 13 7	517 7 4	105	—	401 8 9	43 19 0	120 0 0
749 10 9	253 2 0	6	315 0 10	264 6 1	110	—	165 18 11	—	—
833 18 4	211 10 0	11	280 3 4	343 3 0	75	—	208 8 0	4 4 0	40 0 0
2,243 14 4	629 10 0	16	819 14 11	541 4 1	149	—	882 15 4	—	123 0 0
5,623 19 9	1,339 5 11	51	1,869 5 6	2,032 5 1	438	—	1,678 9 0	44 0 0	218 10 0
429 3 2	150 0 0	4	186 9 0	167 5 10	37	75 19 4	—	—	35 0 0
485 0 2	213 10 10	9	275 4 9	149 17 7	59	6 7 2	64 13 11	—	—
1,035 8 5	269 0 0	9	362 14 8	215 11 8	74	—	457 2 1	—	251 18 1
359 15 5	157 10 0	11	200 10 9	99 18 4	78	—	59 6 4	—	27 6 0
26,783 0 5	7,839 5 11	291	10,499 5 1	8,779 18 8	2,363	479 6 7	7,816 2 5	113 5 10	1,762 1 4

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APPENDIX

Statement of Accounts of Loan Funds for the Year ending

The Funds, the Names of which are printed in *Italics*, have ceased to operate during the year 1857, or have been

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec 1857.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec 1857.	Total Amount Circulated in 1857.	Amount issued in Monthly Loans	Number of Loans issued in 1857.	Average Amount of each Loan.	Average Cost of the Loans of each Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1857, exclusive of Bad Debts.	Sum in Treasurers hands on 31st Dec., 1857.	Amount of Discount received in 1857.	Amount of Fines received in 1857.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim.												
Antrim,	7,007	4,223	6,966	25,718	25,571	4,018	6 8 0	1 3½	6,984 8 0	20 13 3	441 17 4	73 16 6
Toome,	2,179	–	2,108	6,432	6,432	1,336	4 16 0	1 8	577 8 0	1591 7 5	201 0 1	12 14 8
	9,186	4,223	9,194	32,150	32,003	5,354	–	–	7,561 16 0	1612 0 8	642 17 5	86 11 2
Armagh.												
Portadown (New),	5,802	128	5,802	27,585	–	4,939	5 11 0	0 8	5,625 1 0	177 0 8	530 12 0	29 13 10
Cavan.												
Ballyjamesduff,	3,299	826	3,292	12,998	12,038	2,454	5 4 0	0 11	3,257 16 0	16 5 2	232 2 0	31 5 7
Clare.												
Miltown Malbay,	918	138	917	3,807	2,353	1,032	3 13 0	1 2	860 0 0	57 10 3	97 15 3	10 9 0
Cork.												
Aghada,	273	176	270	1,161	–	770	1 10 0	0 5½	232 9 0	39 16 3	19 7 0	10 10 2
Ballyclough,	818	190	786	3,244	1,923	1,203	2 13 0	0 9	717 17 0	100 0 5	70 1 10	17 11 4
Bandon,	315	–	271	715	–	420	1 14 0	1 0	150 6 0	120 16 11	11 18 4	3 18 0
Coachford,	714	97	713	2,124	2,112	750	2 16 0	1 2	713 7 4	–	66 4 4	4 6 7
Cork, No. 1,	525	515	–	10,256	–	–	–	–	–	515 2 6	170 18 8	158 7 1
Doneraile,	600	–	592	1,972	–	584	3 7 0	0 11	567 6 0	25 3 8	32 17 4	3 16 11
Fermoy,	1,313	141	1,294	6,442	933	1,668	3 17 0	0 9	1,311 16 0	–	120 19 5	4 12 0
Kinsale,	720	120	795	2,343	–	701	3 6 0	2 4	462 11 0	352 12 10	39 1 0	25 17 1
Knocknourne,	101	3	191	831	–	292	2 16 0	0 7½	182 2 0	8 17 3	13 17 0	4 12 2
Newmarket,	428	28	428	1,131	–	347	3 5 0	1 4	310 16 0	117 17 0	18 17 0	9 13 8
Queenstown,	1,173	380	1,173	5,595	–	1,409	3 19 0	0 8	1,172 16 0	0 2 2	93 5 0	18 0 9
	7,146	1,656	6,513	35,814	4,968	8,143	–	–	5,821 6 10	1,260 9 0	657 6 11	261 5 9
Donegal.												
Ballintra,	1,889	620	1,885	7,316	7,316	1,663	4 7 0	1 4	1,772 12 0	116 12 0	213 7 8	24 5 8
Buncrana,	1,967	–	1,000	28,611	–	661	4 0 0	1 10	1,247 5 0	354 10 11	47 14 8	4 3 2
Carndonagh,	4,229	305	4,182	15,930	10,032	3,042	5 4 0	0 0	4,191 0 0	35 6 0	360 1 3	50 5 0
Culdaff,	3,468	408	3,431	12,199	11,268	2,571	4 14 0	1 1	3,248 14 0	217 11 8	246 7 9	70 3 10
Letterkenny,	2,103	1,214	1,955	8,360	–	1,564	4 14 0	1 0	1,681 4 0	157 19 1	139 6 8	41 3 10
Moville,	2,578	1,190	2,563	11,198	9,229	2,699	4 2 0	1 0	2,661 0 0	107 10 1	261 10 10	34 2 4
Raphoe,	1,906	845	1,901	8,504	–	1,604	5 6 0	1 1	1,737 12 0	107 6 10	141 14 0	28 19 4
	18,040	4,653	17,717	66,969	38,445	14,004	–	–	16,789 13 0	1106 16 7	1,412 2 10	273 3 8
Down.												
Hollywood,	6,090	934	6,070	31,497	–	3,406	9 0 0	0 11	5,988 14 0	106 7 11	524 10 0	44 2 8
Dublin.												
Dublin, S. Eastn.	2,816	–	2,144	8,257	7,334	1,188	6 10 0	2 1	2,080 2 0	59 12 2	244 11 5	62 2 6
Johnstone Charitable,	301	110	300	974	974	157	6 4 0	1 6	275 0 6	115 1 8	16 4 8	2 9 0
Lucan,	2,575	–	2,191	7,389	7,389	1,686	4 7 0	0 0	2,357 13 7	101 8 7	230 18 1	82 17 2
	5,782	110	4,725	16,620	15,697	3,031	–	–	4,722 5 1	270 2 5	401 14 2	147 9 2
Fermanagh.												
Crichton,	7,114	3,401	7,110	29,143	27,501	4,869	6 0 0	0 6½	6,930 7 0	175 7 8	804 15 5	142 11 8
Enniskillen,	957	93	948	4,509	–	881	5 2 0	1 4	955 13 0	–	75 3 0	50 0 0
Kesh,	2,093	495	2,951	13,834	–	2,197	0 5 0	0 5	2,075 10 0	17 1 10	230 11 4	68 6 0
Lack,	2,884	686	2,819	10,181	9,424	1,512	0 14 0	1 5¾	2,418 10 0	465 5 3	263 7 4	50 11 7
Lisbellaw,	1,080	80	1,036	3,568	3,568	656	5 0 0	1 6	919 13 0	160 6 1	111 10 0	27 10 3
Tempo,	1,608	475	1,594	6,832	–	1,335	5 2 0	1 0	1,330 13 0	207 8 0	113 17 4	86 0 10
	16,636	5,200	10,453	68,373	37,603	11,450	–	–	15,545 15 0	1,085 9 7	1,680 4 5	440 0 10
Galway.												
Ballinasloe,	1,037	394	1,034	7,953	–	1,605	4 13 0	1 1½	1,570 6 0	64 0 11	132 11 0	23 10 11
Loughrea (New),	654	654	647	975	975	282	3 9 0	1 2	260 8 0	384 13 7	30 9 4	1 2 5
	2,291	1,048	2,281	8,928	975	1,077	–	–	1,830 14 0	448 14 6	163 0 4	24 10 4

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(A) No. 2.

31st December, 1857, as rendered to the Loan Fund Board.

wound up; those printed in Capitals have been closed by order of the Board on account of Irregularities in the Management.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1857.	Total Paid as Salaries or Wages during 1857.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1857.	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1857 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Net Profit of 1857 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1857.	Amount actually Expended for Charitable Purposes in 1857.	Honorary Officers: Treasurers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
550 1 6	202 0 0	4	261 18 9	135 12 10	20	–	172 0 11	–	–	Rev. James Carley.
234 17 5	100 0 0	2	116 9 2	86 4 11	31	–	21 14 2	–	–	Daniel Donnelly, Esq.
704 18 11	302 0 0	6	378 7 11	221 17 9	51	–	104 4 1	–	–	
538 6 7	134 5 0	4	173 15 0	285 13 5	68	–	78 17 10	–	–	A. Shillington, Esq.
280 18 3	80 0 0	4	113 19 10	118 15 5	20	–	48 3 0	–	10 0 0	R. J. Cumming, Esq., J.P.
116 18 0	43 0 0	2	61 5 7	30 0 0	9	–	2 8 5	0 17 0	–	Fras. Moroney, Esq., J.P.
36 7 8	10 0 0	1	17 2 7	3 0 1	1	–	10 5 0	–	–	Rev. Francis Short.
92 13 4	33 5 0	3	46 0 7	32 5 3	12	–	14 7 0	–	–	R. Longfield, Esq., D.L.
21 12 4	19 15 4	1	21 3 7	–	–	–	2 8 9	–	–	Mr. Thomas Bennett.
86 15 11	37 0 0	2	44 8 3	28 9 2	15	–	13 18 5	–	–	Mr. John Murphy.
438 16 9	286 12 7		390 18 11	415 0 0	–	302 14 0	–	–	180 0 0	Samuel Williams, Esq.
41 13 8	18 9 4	2	28 17 1	18 15 0	6	5 18 5	–	–	–	Mr. William Murphy.
112 10 10	47 10 4	2	64 8 11	54 7 1	20	–	13 14 10	–	–	Miss C. Briscoe.
70 19 10	50 0 0	3	84 10 8	–	–	13 10 10	–	–	–	Achilles Daunt, Esq.
20 17 10	5 0 0	1	8 15 1	9 11 2	9	–	2 11 7	–	–	Rev. R. D. Campion.
31 9 3	20 0 0	1	23 11 9	–	–	–	7 17 0	–	–	George Smith, Esq.
117 5 9	44 4 0	2	48 14 10	37 12 3	24	–	27 10 8	3 8 0	5 0 0	David Patterson, Esq.
1,009 3 2	571 16 7	18	778 12 3	599 0 0	87	322 3 3	98 14 3	3 8 0	185 0 0	
211 11 11	70 0 0	2	111 3 2	69 12 2	25	–	50 16 7	4 0 0	–	William Thompson, Esq.
56 1 5	18 10 0	3	63 16 8	55 10 7	20	63 5 10	–	–	–	G. H. Mitchell, Esq.
450 8 3	104 0 0	3	123 14 2	190 7 0	57	–	127 7 1	–	14 13 11	James Dogherty, Esq.
338 0 1	100 8 0	3	130 11 4	148 17 3	34	–	60 11 4	–	–	Rev. John Canning.
188 12 10	64 0 0	2	89 2 10	43 16 7	26	–	55 13 5	1 13 0	–	J. R. Boyde, Esq., D.L.
311 8 1	95 0 0	2	138 0 6	80 19 3	34	–	82 19 4	–	–	Wm. Haslett, Esq., J.P.
182 17 0	71 10 0	3	89 15 3	50 11 5	50	–	41 13 2	–	–	Wm. Fenwick, Esq., J.P.
1,772 0 4	521 8 0	18	755 12 11	656 14 3	255	63 5 10	433 10 11	5 13 0	14 13 11	
598 10 3	128 12 0	3	171 0 1	288 8 0	85	–	130 10 8	–	80 0 0	Rev. C. J. M'Alister.
320 6 7	94 0 0	2	125 15 2	–	33	–	200 11 5	–	–	M. Hewson, Esq., R.M.
22 9 8	10 0 0	1	12 0 0	–	8	–	10 9 8	–	–	J. C. Lowry, Esq.
360 9 7	43 4 0	3	62 19 4	126 5 10	25	–	171 4 5	–	–	Mr. Edward Coley.
500 5 10	152 4 0	6	200 14 0	126 5 10	66	–	382 5 0	–	–	
1,078 0 8	123 0 0	8	153 12 1	207 0 11	59	–	715 9 8	1 18 0	212 6 8	Geo. Hunter, Esq., M.D.
145 18 0	45 0 0	2	60 16 8	45 0 0	18	–	37 12 0	–	–	M. H. Morphy, Esq.
308 0 5	40 0 0	2	50 0 0	125 18 2	38	–	131 0 3	1 2 0	20 0 0	Wm. Archdall, Esq., J.P.
332 10 11	70 0 0	3	112 11 9	128 1 0	32	–	91 17 8	–	–	Edward Athill, Esq., J.P.
141 15 5	35 0 0	2	51 2 9	50 7 10	3	–	40 4 0	–	40 14 0	Rev. J. G. Porter, J.P.
205 0 5	45 0 0	2	67 10 11	60 0 5	14	–	99 19 1	7 19 0	–	Mr. John Gibson.
2,211 15 7	358 0 0	10	495 14 2	616 17 10	164	–	1080 3 5	10 19 0	273 0 8	
180 17 0	80 12 0	3	90 8 11	57 19 1	12	–	23 19 6	–	–	T. Lancaster, Esq., J.P.
39 15 3	12 0 0	1	17 6 5	–	–	–	22 8 10	–	–	Rev. Mr. Macklin, P.P.
220 12 9	92 12 0	4	114 15 4	57 19 1	12	–	46 8 4	–	–	

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APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec. 1857.	Of which is held free of Interest, being Original subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec. 1857.	Total Amount Circulated in 1857.	Amount issued in Monthly Loans.	Number of Loans issued in 1857.	Average Amount of each Loan.	Average Cost of the Loans of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1857, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec., 1857.	Amount of Discount received in 1857.	Amount of Fines received in 1857.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Kildare.												
Athy,	2,588	738	2,550	10,691	8,449	2,816	3 15 0	1 5	2,507 11 0	17 6 5	301 7 11	76 0 11
Fontstown,	755	55	753	3,419	2,375	671	5 1 0	1 8	753 14 0	–	91 12 4	8 0 4
	3,343	793	3,312	14,110	10,824	3,487	–	–	3,321 5 0	17 6 5	393 0 3	84 1 3
Kilkenny.												
Callan, No. 1,	550	253	548	2,604	–	796	3 5 0	1 2	520 17 2	17 18 0	49 8 0	29 17 11
Fiddown,	120	120	119	571	–	280	2 0 0	1 0	119 0 0	0 12 5	9 10 4	6 16 8
Stoneyford,	251	6	249	1,270	–	537	2 7 0	0 9	270 18 0	0 10 11	21 3 4	4 13 10
Thomastown,	341	262	341	1,153	–	448	2 11 0	1 1½	341 0 0	–	19 4 4	9 2 7
	1,262	643	1,257	5,598	–	2,061	–	–	1,242 10 2	19 1 0	98 6 0	44 11 0
King's Co.												
Clara,	1,252	491	1,249	4,814	2,087	1,468	3 5 0	1 5½	1,203 7 0	65 1 1	102 12 0	33 3 0
Tullamore,	1,100	1,100	1,107	4,188	–	1,409	2 17 0	1 4	974 9 0	133 4 11	69 16 0	65 18 10
	2,381	1,603	2,356	9,002	2,087	2,934	–	–	2,177 16 0	198 6 0	172 8 0	99 1 10
Leitrim.												
Annaduff,	1,297	385	1,281	4,847	4,847	1,444	3 7 0	0 8	1,296 8 0	0 1 4	151 9 4	9 4 1
Cloone,	4,227	1,533	4,202	15,362	16,362	4,651	5 16 0	1 0	4,178 16 0	43 9 6	448 1 2	70 16 9
	5,544	1,918	5,483	20,209	20,209	4,095	–	–	5,475 4 0	43 13 10	599 10 6	80 0 10
Limerick.												
Askeaton,	708	113	680	3,203	613	1,067	3 1 0	0 5	706 1 0	0 8 8	54 7 8	10 18 9
Ballingarry,	706	92	705	3,377	–	967	3 9 0	1 1½	705 8 0	0 13 6	55 19 0	17 19 3
Galbally,	1,109	592	1,079	5,137	2,736	1,129	4 11 0	0 7	1,105 4 0	–	125 10 4	0 18 0
Limerick Indus. trial,	1,852	1,087	1,844	8,892	–	1,940	4 11 0	1 5½	1,815 14 0	35 2 0	148 4 0	35 3 9
Limerick Pery and Jubilee,	1,750	1,750	1,747	8,354	–	1,862	4 0 0	1 6½	1,740 6 0	0 17 2	130 4 8	27 7 0
	6,125	3,634	6,055	29,003	3,349	6,965	–	–	6,078 13 0	37 1 4	523 5 8	101 7 3
Londonderry.												
Curran,	–	–	–	–	–	–	–	–	–	–	–	–
Draperstown,	920	–	900	376	–	92	4 0 0	2 9	321 18 0	284 18 11	6 5 4	0 1 0
Kilrea,	3,956	623	3,979	13,950	12,768	2,443	5 14 0	1 0½	3,833 2 0	99 17 4	334 1 9	57 15 1
Londonderry,	4,986	1,536	4,976	22,701	8,383	5,384	4 4 0	1 0	4,715 14 0	203 7 3	448 4 2	95 10 2
	9,592	2,159	9,561	37,030	21,151	7,919	–	–	8,870 14 0	648 3 6	788 11 3	153 12 3
Longford.												
Abbeyshrule (new)	1,176	103	1,174	3,852	3,852	830	4 12 0	1 4	1,171 16 0	2 13 3	120 7 6	31 1 9
Edgeworthstown,	1,955	247	1,952	7,263	4,024	1,496	4 10 0	1 0½	1,857 13 0	94 18 10	179 14 8	8 0 6
Shrule,	2,786	367	2,774	10,256	10,256	2,345	4 7 0	0 8	2,724 7 0	60 11 6	320 10 0	42 5 9
	5,917	717	5,900	21,371	18,132	4,671	–	–	5,753 10 0	158 3 7	620 12 2	81 8 0
Mayo.												
Foxford,	1,210	10	1,205	5,593	–	1,417	3 18 0	0 9	1,175 0 0	30 7 3	93 4 4	11 18 8
Kilmaugh,	1,304	2	1,301	5,859	–	1,336	4 7 0	0 8	1,120 13 0	181 3 7	97 13 0	3 17 0
Swineford,	1,001	1	1,000	4,379	–	1,059	4 2 0	1 0	898 4 0	101 17 0	72 10 4	24 6 11
	3,515	13	3,506	15,831	–	3,812	–	–	3,194 3 0	313 7 10	263 16 8	39 2 7
Meath.												
Kells,	1,205	3	1,202	5,873	–	1,417	4 2 0	0 10½	1,262 11 0	–	97 17 8	16 18 11
Monaghan.												
Cornasoo,	1,170	93	1,160	9,455	–	2,192	3 10 0	0 7	1,169 16 0	–	107 11 8	14 15 4
Raw,	2,340	215	2,343	10,441	–	2,616	3 19 0	0 8	2,342 0 0	2 17 3	174 0 4	43 2 7
	3,510	308	3,503	16,896	–	4,808	–	–	3,512 2 0	2 17 3	281 12 0	57 17 11
Queen's Co.												
Abbeyleix,	1,991	591	1,991	8,956	–	2,040	3 7 0	1 7	1,965 3 0	26 10 1	149 5 4	108 2 2
Crettyard,	1,021	71	1,018	9,702	–	1,441	4 13 0	0 10	1,276 8 0	344 12 0	112 14 0	64 13 11
Durrow,	3,274	960	3,269	16,578	11,929	3,090	4 9 0	1 4	3,267 14 0	1 12 5	403 11 11	75 7 7
Maryborough,	1,702	90	1,701	7,544	–	2,430	3 2 0	0 5½	1,702 1 0	–	126 14 8	09 0 8
Mountrath,	2,223	410	2,219	10,518	–	2,985	3 10 0	0 0	2,222 0 0	–	175 6 0	27 12 9
Portarlington,	1,264	94	1,257	4,682	–	1,709	2 13 0	0 10	970 0 0	286 5 7	78 0 8	53 10 8
Timahoe,	938	114	990	2,060	–	885	3 0 0	0 10	927 15 5	09 16 0	48 16 8	40 13 8
	12,773	2,345	12,745	55,170	11,929	15,231	–	–	12,037 10 5	728 16 1	1,093 0 3	439 7 5

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ending 31st December, 1857, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1857	Total Paid as Salaries or Wages during 1857.	Number of Paid Servants employed	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1857	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1857 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Net Profit of 1857 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Amount of Bad Debts charged to Stock in 1857.	Amount actually Expended for Charitable Purposes in 1857.	Honorary Officers: Treasurers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
401 10 2	116 14 0	0	196 8 3	95 15 4	14	–	109 12 8	–	55 13 0	Henry Hannon, Esq.
106 16 8	35 10 0	4	57 2 11	28 4 5	12	–	21 9 4	–	21 0 0	Rev. Richard W. Bagot.
508 12 10	152 4 0	10	253 11 2	123 10 9	26	–	131 1 10	–	70 13 0	
70 17 3	40 0 0	2	46 17 6	14 10 0	3	–	0 3 11	0 5 10	–	Rev. C. B. Stevenson.
17 10 4	14 0 0	1	14 1 6	–	–	–	3 8 10	–	–	Rev W. Gregory.
32 11 5	7 10 0	2	18 12 2	13 1 8	4	–	0 17 7	–	–	Mrs. Sarah Flood.
32 7 6	10 0 0	2	25 0 5	1 3 4	1	–	5 17 9	–	–	Ven. Archdeacon Irwin.
153 0 0	80 10 0	7	104 17 7	28 15 0	8	–	10 8 1	0 5 10	–	
148 7 11	94 0 11	3	107 13 4	0 15 3	7	–	30 19 4	–	6 18 0	Henry R. Perry, Esq.
144 0 2	69 10 0	4	98 17 11	–	–	–	45 11 3	–	–	Alex. M'Mullen, Esq.
292 17 1	103 19 11	7	206 11 3	0 15 3	7	–	70 10 7	–	8 18 0	
172 14 1	49 0 0	2	51 15 9	43 15 4	23	–	77 3 0	–	–	Mr. James Reynolds.
518 17 11	97 0 0	2	135 5 1	128 15 7	25	–	254 17 3	–	70 0 0	Rev. Dr. Carson.
691 12 0	137 0 0	4	187 0 10	172 10 11	48	–	332 0 3	–	70 0 0	
83 2 2	22 0 0	2	23 10 4	28 0 9	40	–	31 11 1	–	–	Rev. G. Maxwell.
87 0 7	37 10 0	2	54 10 11	20 7 9	7	–	3 1 11	–	–	Rev. G. G. Gubbins.
131 2 11	30 0 0	3	37 0 11	28 0 0	22	–	65 0 6	–	–	R. D. Bolton Massy, Esq.
200 9 3	126 10 0	3	144 14 0	40 10 2	10	–	80 16 1	–	–	Very Rev. Dean Butler.
182 8 0	90 10 8	4	140 0 7	4 18 0	–	–	31 3 5	–	–	Edward Fitt, Esq.
750 2 11	315 10 8	14	406 8 9	191 15 2	70	–	211 19 0	–	–	
–	–	–	–	–	–	–	–	–	–	Rev. J. B. Godfrey.
7 1 8	3 0 0	1	13 7 5	5 3 4	0	11 9 1	–	–	–	Mr. James Kerr.
414 17 5	93 0 0	3	128 3 0	134 15 6	16	–	152 10 8	–	128 3 3	Geo. Bicknell, Esq., J.P.
560 12 10	200 0 0	3	278 17 1	166 5 9	51	–	121 10 9	–	50 0 0	James Gilmore, Esq.
988 11 11	296 0 0	7	420 7 6	300 3 10	103	11 9 1	274 1 5	–	178 3 3	
158 7 7	42 0 0	2	50 4 9	49 9 6	15	–	52 13 1	–	–	John Huggins, Esq., M.D.
200 6 9	54 0 0	3	77 5 1	82 16 1	40	–	40 5 0	–	–	Rev. J. H. J. Powell.
382 6 7	55 0 0	2	80 14 4	122 12 0	29	–	179 0 3	–	41 18 5	Thomas Maxwell, Esq.
741 0 11	151 0 0	7	214 4 2	254 17 10	84	–	271 18 10	–	41 18 5	
117 2 8	53 0 0	2	57 9 8	59 1 3	5	–	0 11 0	–	–	Rev. P. J. O'Connor, P.P.
111 11 0	30 0 0	2	46 0 11	65 6 9	6	–	0 3 4	–	–	J. Jordan, Esq., J.P.
106 2 0	53 7 0	1	56 4 8	50 0 0	8	0 1 11	–	–	–	H. Brabazon, Esq.
334 16 5	136 7 0	5	159 15 3	174 8 0	14	0 1 11	0 15 1	–	–	
127 0 1	58 0 0	3	64 12 2	69 4 2	11	–	2 9 9	–	–	Robert Woodward, Esq.
140 12 4	51 10 0	3	94 14 0	92 3 0	15	–	13 14 10	–	–	Samuel Jameson, Esq.
258 8 8	70 0 0	3	89 7 0	113 14 8	26	–	55 5 0	–	10 0 0	Doctor J. Moorhead.
398 19 0	121 10 0	9	154 1 6	175 17 8	41	–	68 19 10	–	10 0 0	
290 19 3	168 0 0	4	210 17 10	73 12 9	7	–	1 12 8	43 10 0	–	E. L. Swan, Esq.
195 8 1	52 10 0	2	69 19 0	72 10 4	12	–	61 12 0	–	–	John Edge, Esq.
504 14 6	147 10 0	4	207 5 8	119 10 1	34	–	177 12 9	–	95 0 0	Robert Rhodes, Esq
217 6 4	33 0 0	2	57 17 5	73 5 7	19	–	80 3 4	–	25 0 0	Thomas Turpin, Esq.
232 11 1	95 0 0	2	114 14 0	90 0 0	10	–	27 17 0	–	–	William Roe, Esq.
147 0 8	64 12 0	4	70 13 10	58 12 11	10	–	11 19 11	–	–	Rev. J. Wolseley.
103 19 10	30 0 0	2	40 5 1	29 3 8	7	–	34 11 1	–	–	William Edge, Esq.
1,098 5 9	610 12 0	20	774 13 7	517 7 4	105	–	401 8 9	43 19 0	120 0 0	

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APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec. 1857.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec. 1857.	Total Amount Circulated in 1857.	Amount issued in Monthly Loans.	Number of Loans issued in 1857.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1857, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec., 1857.	Amount of Discount received in 1857.	Amount of Fines received in 1857.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Roscommon.												
Athlone,	7,146	1,548	7,138	20,855	20,448	4,837	5 11 0	1 3	6,037 6 0	200 18 11	617 18 4	82 14 2
Sligo.												
Aclare,	700	–	683	2,709	–	614	4 10 0	–	530 8 0	46 14 8	46 3 0	3 12 5
Ballaghy,	2,210	185	2,202	10,490	–	2,572	4 1 0	0 5	2,171 0 0	38 15 8	174 18 8	40 6 11
Drumcliff,	753	260	746	3,751	3,096	753	5 0 0	1 7	738 15 0	13 11 9	107 13 4	18 14 9
Sligo,	1,684	34	1,682	7,382	1,028	1,457	5 0 0	0 11	1,678 3 0	3 19 2	138 0 6	27 10 6
Tubbercurry,	2,776	516	2,773	11,464	–	3,058	3 15 0	0 6	2,596 18 0	177 0 6	191 1 4	14 17 6
	8,123	995	8,086	35,862	4,124	8,474	–	–	7,821 4 0	280 7 0	657 16 10	105 8 1
Tipperary.												
Cahir,	1,500	75	1,497	4,692	–	1,454	3 4 0	0 7½	868 15 0	628 5 11	78 0 8	1 10 5
Cashel,	2,857	1,137	2,793	10,950	4,314	4,146	2 12 0	0 9	2,493 12 0	301 7 8	245 7 3	109 4 1
Fethard,	791	165	780	3,726	–	1,531	2 8 0	0 7	771 0 0	19 19 0	62 2 0	20 13 9
Nenagh,	5,000	1,210	4,935	19,959	12,867	4,815	4 2 0	1 2	4,881 16 0	117 2 4	520 12 6	140 10 11
Roscrea,	4,904	1,964	4,899	18,891	15,158	4,125	4 11 0	0 11¼	4,002 6 0	–	555 18 1	156 14 1
Tipperary,	1,939	132	1,935	8,912	–	2,850	3 2 0	0 6	1,876 17 0	60 9 0	148 10 8	40 13 8
	16,991	4,285	16,849	67,140	32,339	18,921	–	–	15,794 6 0	1,187 3 11	1,500 11 2	478 6 11
Tyrone.												
Altmore,	3,074	911	3,073	10,838	10,838	1,639	6 12 0	1 4	2,894 0 0	179 5 6	270 16 0	50 4 1
Arboe,	3,568	600	3,559	15,661	2,530	9,917	6 3 0	0 6½	3,528 17 0	34 19 0	348 13 2	38 5 8
Borogh,	3,656	856	3,588	12,815	12,815	2,010	6 7 0	1 2	3,593 3 0	121 8 8	400 9 4	90 15 0
Carrickmore,	2,532	306	2,531	7,867	7,867	1,040	7 11 0	2 8	1,849 0 0	682 2 6	245 16 10	35 16 5
Clonaneese,	1,863	238	1,861	6,481	5,028	1,277	5 0 0	1 4	1,581 15 0	280 2 5	174 14 9	18 4 0
Cough,	3,515	515	3,466	16,222	9,792	3,071	5 5 0	0 10	3,270 7 0	240 17 8	413 3 4	56 3 0
Coolnsland,	2,343	289	2,339	10,427	4,703	2,277	4 11 0	1 1	2,264 15 0	77 4 5	233 13 11	63 4 7
Cookstown,	3,761	946	3,754	15,812	8,506	3,360	4 14 0	0 8	3,754 6 0	–	365 3 4	10 0 10
Dromore,	3,158	258	3,166	12,162	8,204	1,895	6 8 0	1 3	2,813 8 0	363 1 0	323 18 1	31 11 0
Drumquin,	4,071	1,553	4,057	16,548	16,340	2,509	6 11 0	1 0	4,072 5 0	597 2 0	411 19 4	66 3 4
Kildress,	2,360	982	2,258	6,076	6,326	1,135	6 2 0	1 5	2,250 15 0	–	186 7 6	16 11 8
Kilskeery,	1,732	302	1,727	6,067	6,067	1,038	5 16 0	1 7	1,514 8 0	216 8 7	189 11 10	30 0 10
Moree,	1,073	468	1,021	6,002	5,304	940	6 8 0	1 10½	1,705 3 0	265 10 9	158 11 2	18 16 5
Newtownstewart,	5,196	1,356	5,184	19,824	10,202	3,456	5 14 0	1 0	5,150 14 0	21 9 8	410 0 1	94 0 1
Omagh (new),	1,270	20	1,260	1,570	1,570	315	5 0 0	1 2	1,174 16 0	94 19 10	49 1 3	0 4 0
Pomeroy,	1,416	247	1,414	4,496	4,496	834	5 7 0	1 9	1,245 4 0	109 1 2	140 10 0	11 8 0
Stewartstown,	5,208	937	5,187	21,354	9,072	4,940	4 18 0	0 10½	5,201 17 0	–	350 0 6	67 10 0
	51,210	10,644	50,052	101,132	130,860	41,053	–	–	47,804 8 0	3,344 2 2	4,037 9 4	713 5 11
Waterford.												
Tallow,	773	–	715	3,547	–	1,461	2 8 0	0 6	727 4 0	2 13 11	59 2 4	15 5 11
Waterford,	3,212	602	3,210	15,627	–	3,031	5 3 0	0 11½	3,084 16 0	125 11 5	260 9 0	43 9 4
	3,985	602	3,925	19,174	–	4,492	–	–	3,812 0 0	128 5 4	319 11 4	58 15 3
Westmeath.												
Mayne,	132	18	131	623	–	320	1 18 0	0 5	131 16 0	–	10 7 8	3 2 2
Moate,	1,117	189	1,113	5,112	893	1,421	3 11 0	1 5	1,039 19 0	23 14 1	96 7 3	20 13 1
St. Mary's, Athlone	2,189	499	2,485	10,353	5,584	2,599	3 10 0	1 3	2,455 7 0	10 8 1	253 19 8	51 12 9
	3,738	706	3,729	16,088	6,477	4,340	–	–	3,697 2 0	34 2 2	360 14 7	75 10 0
Wexford.												
Enniscorthy,	1,098	109	1,094	4,763	–	1,376	3 9 0	1 3	964 1 0	132 6 10	79 7 8	40 3 10
New Ross Benevolent,	3,443	959	3,381	12,773	8,450	3,109	4 2 0	0 10	3,435 2 0	–	336 4 0	132 15 7
New Ross National,	2,830	1,506	2,750	10,446	7,048	1,639	5 7 0	1 4	2,802 6 0	23 16 6	276 17 8	114 0 6
	7,371	2,634	7,231	27,982	15,504	6,424	–	–	7,201 9 0	156 3 4	692 9 4	286 4 11
Wicklow.												
Baltinglass,	550	30	547	2,106	1,117	568	3 17 0	1 4	530 15 0	16 2 7	52 17 9	8 0 8
Imaal,	1,102	287	1,100	4,101	3,156	814	5 0 0	1 9	919 18 0	240 13 0	114 7 0	30 3 11
Kiltegan,	985	331	984	2,656	2,086	891	4 8 0	1 9½	670 17 0	13 6 10	74 13 9	10 14 10
Moyne,	407	157	465	2,388	244	570	4 0 0	1 2½	465 2 0	0 4 9	41 13 10	5 14 0
	2,804	805	2,856	11,241	6,603	2,553	–	–	2,586 12 0	272 7 2	283 12 10	54 13 5

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ending 31st December, 1857, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1857.	Total Paid as Salaries or Wages during 1857	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages and Loss on Notes in 1857	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1857 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Net Profit of 1857 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Amount of Bad Debts charged to Stock in 1857.	Amount actually Expended for Charitable Purposes in 1857.	Honorary Officers: Treasurers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
740 10 9	253 2 0	6	315 0 10	264 6 1	110	–	165 18 11	–	–	John M'Donnell, Esq.
54 18 0	–	1	–	31 9 4	4	–	23 11 8	–	–	John Irwin, Esq.
236 14 3	40 10 0	2	62 16 6	100 3 10	34	–	73 13 11	–	–	R. St George, Esq., J.P.
132 13 7	46 0 0	3	59 16 6	37 5 1	8	–	31 7 0	4 4 0	–	Thomas Yeates, Esq.
178 3 2	56 9 0	3	71 11 6	73 5 7	14	–	33 9 1	–	–	William Green, Esq.
231 9 4	63 0 0	2	85 18 10	101 1 2	15	–	44 9 4	–	40 0 0	John Gray, Esq.
833 18 4	211 10 0	11	280 3 4	343 3 0	75	–	296 8 0	4 4 0	40 0 0	
98 13 9	31 0 0	2	45 8 4	33 6 3	52	–	19 19 2	–	–	Robert Proctor, Esq.
393 11 7	125 0 0	3	165 13 2	39 6 1	9	–	188 12 4	–	–	P Heffernan, esq., M.D., J.P.
95 10 0	37 10 0	2	44 18 2	33 12 0	6	–	17 0 7	–	–	Rev. P. Laffan.
710 0 1	178 0 0	4	285 16 8	189 10 3	58	–	234 10 2	–	–	John Wolfe, Esq.
727 14 8	183 0 0	3	197 9 6	161 5 9	19	–	368 10 5	–	123 0 0	Daniel Guilfoyle, Esq.
217 17 6	75 0 0	2	80 9 1	84 3 0	28	–	53 4 8	–	–	T. P. Morissy, Esq.
2,243 14 4	629 10 0	16	819 14 11	541 4 1	149	–	882 15 4	–	123 0 0	
334 19 3	100 0 0	3	108 19 11	109 1 0	35	–	116 14 10	–	5 0 0	Daniel Shields, Esq.
403 2 5	50 16 8	3	79 15 3	169 18 1	37	–	153 9 1	–	–	Daniel Donnelly, Esq.
507 19 4	92 9 0	4	120 4 0	151 9 8	44	–	233 1 3	3 4 0	–	Paul Dane, Esq.
290 6 7	93 0 0	3	139 0 11	137 0 2	16	–	14 5 8	–	37 0 0	Henry St George, Esq., J.P.
203 11 7	65 0 0	2	86 9 9	82 10 0	31	–	24 11 10	10 0 0	–	George E. Tener, Esq.
497 15 0	92 6 0	3	129 18 7	179 16 0	13	–	179 5 4	17 14 0	–	Rev. W. Young.
316 8 7	70 7 9	3	124 4 0	108 9 11	29	–	83 14 8	–	–	Mr Samuel E Ekin,
383 14 4	95 0 0	3	112 0 5	163 9 0	18	–	138 4 9	–	76 10 0	S E. Weir, Esq.
373 3 0	82 0 0	3	121 6 11	131 13 6	23	–	120 2 7	–	–	Mr. Robert Warnock.
469 0 11	95 9 0	2	135 18 11	157 6 11	39	–	214 14 1	1 1 0	–	Edward Sproule, Esq.
212 8 4	61 0 0	3	81 4 0	74 12 7	32	–	56 11 9	–	–	George E. Tener, Esq.
231 11 8	70 6 0	3	82 13 6	75 18 0	8	–	76 0 2	–	–	Rev. J. G. Portel, J.P.
185 4 3	68 0 0	3	88 9 6	76 17 4	30	–	19 17 5	–	–	George E. Tener, Esq.
533 15 6	128 0 0	5	185 19 8	181 16 9	29	–	153 18 1	12 1 0	100 0 0	John Rogers, Esq., J.P.
51 18 3	8 1 6	1	18 17 10	12 6 1	14	–	20 14 4	–	–	William T M'Creery, Esq.
158 17 0	55 0 0	3	73 8 5	54 5 8	16	–	31 2 11	–	–	Robert Henry, Esq.
437 6 9	108 0 0	4	190 12 9	195 13 11	33	–	51 0 1	–	–	S. R. Magill, Esq., J.P.
5,023 19 9	1,339 5 11	51	1,860 5 6	2,032 5 1	438	–	1,678 9 0	14 0 0	218 10 0	
95 16 8	30 0 0	1	37 13 2	41 7 4	9	–	17 7 2	–	–	Mr. William B. Venn.
333 6 6	120 0 0	3	148 15 10	125 18 6	28	–	58 12 2	–	35 0 0	V. R. Delandre, Esq.
429 3 2	150 0 0	4	186 0 0	167 5 10	37	–	75 19 4	–	35 0 0	
14 10 6	5 0 0	2	7 10 5	5 5 3	6	–	0 9 10	1 11 0	–	Miss E. Pakenham.
142 8 8	77 0 0	3	102 19 11	46 15 11	23	6 7 2	–	–	–	W. C. Gibbon, Esq.
327 15 0	131 10 10	4	164 14 5	98 16 5	30	–	61 4 1	–	–	Mr Patrick Geoghegan.
485 9 2	213 10 10	9	275 4 9	149 17 7	59	6 7 2	64 13 11	1 11 0	–	
142 8 8	74 0 0	4	86 15 11	35 15 9	8	–	19 17 0	–	–	Thos. Pounder, Esq., J.P.
485 11 11	95 0 0	2	142 1 11	114 12 5	38	–	228 17 7	–	151 18 1	Rev. P. Crans.
407 7 10	100 0 0	3	133 16 10	65 3 6	28	–	208 7 0	–	100 0 0	Richard Ussher, Esq.
1,035 8 5	209 0 0	9	362 14 8	215 11 8	74	–	457 2 1	–	251 18 1	
95 14 0	37 10 0	2	30 13 10	25 18 0	35	–	0 2 2	–	–	Peter Douglas, Esq.
151 3 6	50 0 0	4	72 0 6	42 0 3	20	–	37 2 9	–	10 10 0	Michael Fenton, Esq., J.P.
90 15 1	45 0 0	3	54 12 0	16 1 10	10	–	20 1 3	–	16 10 0	Rev. J. Dowse.
52 2 10	25 0 0	2	34 4 5	15 18 3	7	–	2 0 2	–	–	Rev. J. O. Fetherstone H.
350 15 5	157 10 0	11	200 10 0	90 18 4	78	–	59 6 4	–	27 6 0	

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APPENDIX (A) No. 8.

STATEMENT of LOAN FUNDS DISSOLVED by order of the LOAN FUND Board of Ireland, since the Year 1847

County	Name of Loan Fund	Date of Gazetting	Name of Receiver.	Liabilities when Gazetted. £ s. d.	Dividends paid to Depositors.	Now due to Depositors. £ s. d.	Amount in Bank on Dec 31 1897. £ s. d.	Observations
Carlow	Rathvilly,	8th January, 1847,	—	258 0 0	1s. 0½d. per pound,	200 0 0	21 2 1	Finally closed. The amount in Bank of Ireland lodged to Board's credit, applicable to charitable or useful purposes in the locality
Cavan,	Kingscourt,	9th December, 1850,	—	784 0 0	4s 0d., 4s. 0d., 8s. 0d. 8s 0d. Total 16s 0d per pound.	69 16 0	1 2 0	Finally closed. Amount in Bank applicable to an unclaimed claim amount, £1 2s 0d.
Do,	Castelhill	4th December 1846,	W Rosendrew,	481 0 0	10s 6d an 12s per pound,	110 16 0	—	Finally closed.
Cork,	Mitchelstown,	3rd April 1855,	J P Forrest,	806 0 0	12s. and 2d per pound	114 14 0	—	Do.
Do.,	Cork Charitable,	19th October, 1853,	Peter Dillon,	2,216 13 8	Nil,	—	929 18 1	Do The whole of this capital was free, arising from a donation chiefly of Henry Shears, Esq., in 1774. Less up to the date as raised by the charity, after Board's expenses of £36 2s. 0d. are reimbursed, £1,209 17s 0d.
Fermanagh,	Lowtherstown	3rd August 1848	A. Atkin,	290 0 0	Paid in full,	—	—	Finally closed
Galway,	Loughrea,	9th January, 1850,	Richard O'Neill,	—	Do.,	—	—	Do. Assets of old fund. Balance of a charitable bequest £300 0s. 0d transferred to newly established society, whose capital now is £094
Do,	Mountshannon,	8th May, 1849,	William Mills,	1,021 0 4	3s. 0d per pound,	1,204 0 0	—	Do £300 recovered from H. Rundle, Esq., J.P., paid to the depositors Since payment of dividend £6 12s 10d has been received, which amount is applicable to Board a charges.
Kilkenny,	Kilkenny,	24th August, 1846,	J Hackett,	210 1 0	Paid in full,	—	—	Do.
King's	Mineiderry,	14th August, 1846,	John Gill,	156 0 0	Do.	46 0 0	—	Do. Only loss sustained by Treasurer, £40
Do.,	Birr	6th October, 1849	J Mears	742 0 0	5s.6d and 9d per pound,	403 7 11	—	Do
Longford,	Kilashee,	20th April 1846	Samuel Wilson,	473 0 0	10s and 5s. 6d per pound	155 2 10	—	Do.
Monaghan	Drumskell,	25th March, 1843,	William Kerr	1,401 0 0	9s. 6d per pound	430 8 11	—	Do
Sligo,	Ballymunaboe,	20th January, 1849,	W. Lougheed,	627 0 0	Nil,	0 0 0	—	Do A total loss of deposits.
Do.	Cadamey,	21st April 1849,	James Simpson	497 0 0	1s. 3d per pound,	462 14 9	—	Do.
Do.,	Lissadill,	28d May, 1852	George Somerville,	705 0 0	Paid in full,	—	—	Do
Tipperary	Ballingarry,	4th September 1848	J Quinlan,	995 0 0	4s. per pound,	798 1 7	—	Do.
Do.,	Carrick-on-Suir,	9th August 1846,	Thomas Long,	982 0 0	20s. to depositors. 18s. to managers.	193 0 0	8 12 0	Do. Loss in this case sustained by Managers.
Do.	Moyglass,	4th September, 1848	Richard Purcell	832 0 0	2s. 6d. 3s., and 1s. 9d per pound.	370 1 0	—	Do.
Do	Moyne	20th January, 1850,	J Russell,	384 0 0	Nil,	776 0 0	—	Do. A total loss to depositors.
Do.,	Thurles Agricultural	27th February 1862	—	993 10 0	6s and 1s 1d. and 7s. 3d per pound.	949 3 0	33 17 1	Do Three remains in Bank the amount of dividends applicable to claims of two depositors when called for A dividend on last payment of Patrick Cormac, £74 13s 0d Dividends on two last payments of Anastasia Codd namely £1 0s 10d and £7 10s 8d, making £9 9s 4d. Total in Bank £83 11s 1d
Waterford,	Waterford, King-st.,	13th November, 1850	Benjamin Colton,	775 0 0	6s. 8d per pound,	438 0 0	9 16 1	Do A bond has been prepared for signature and is likely to be obtained from former Treasurer now residing in Canada, for amount of claims on hire £300, payable in half yearly instalments.
Westmeath,	Castlecowndelvin,	28th January, 1833,	Patrick Fagan,	1,020 0 7	8s. and 16d. per pound	574 10 4	—	Do There is in Bank £9 9s 5d., applicable to certain unclaimed dividends
Do	Mullingar,	27th October 1831,	Edward Coffey,	1,203 0 0	8s. 6d per pound	123 3 3	10 14 9	Do There is £10 14s 9d in Bank applicable to an unclaimed dividend of W Reilly, £10 2s 6d.
Do.,	Kilucan,	10th April, 1843,	Richard Shaw	310 4 4	By the reduction of certain claims, and arrangements made with depositors, £315 was divided in equal shares	97 0 0	—	Do.
Wexford,	Clohamon,	22nd January 1847	J Morrissy	1,768 0 0	10s. and 8s per pound,	443 0 0	—	Do.
Do.,	Bree,	2nd January 1851,	—	1,110 0 0	15s per pound,	279 0 0	—	Do.
Do.,	Gorey,	15th May 1852,	James Floyde,	400 1 1	13s. per pound,	100 3 0	—	Do.
Do,	Wexford General,	27th February, 1852	Benjamin Allen,	3,223 0 0	1s 0d. and 14d. per pound,	1,880 0 0	—	Do.
Do.,	New Ross Charitable,	27th May, 1848,	—	838 0 0	Nil,	—	370 0 1	Do Free capital lodged to Board's credit in the Bank of Ireland, applicable to charitable or useful purposes in the locality

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APPENDIX (A) No. 4.

RETURN of INSPECTIONS by BOARD'S OFFICER, during the year 1857.

Name of Loan Fund.	Date of Inspection in 1857.	Date of Last preceding Inspection.	Name of Loan Fund.	Date of Inspection in 1857.	Date of Last preceding Inspection.
Dublin, South-Eastern,	3rd Jan.,	1st Sept., 1855.	Foxford,	12th July,	12th May, 1856.
Coagh,	5th Jan.,	14th Jan., 1856.	Swineford,	15th July,	5th April, 1856.
Portadown,	24th Jan.,	27th June, 1854.	Kiltimagh,	17th July,	10th May, 1856.
Clonaneese,	27th Jan.,	2nd Jan., 1856.	Bellaghy,	20th July,	8th May, 1856.
Cookstown,	31st Jan.,	10th Jan., 1856.	Cloone,	30th July,	4th April, 1856.
Cualisland,	3rd Feb.,	23rd Jan., 1856.	Annaduff,	1st Aug.,	24th April, 1856.
Arboe,	7th Feb.,	16th Jan., 1856.	Edgeworthstown,	3rd Aug.,	1st April, 1856.
Stewartstown,	9th Feb.,	18th Jan., 1856.	Abbeyshrule,	5th Aug.,	7th Nov., 1855.
Moree,	11th Feb.,	12th Jan., 1856.	Shrule,	8th Aug.,	3rd Nov., 1855.
Kildress,	13th Feb.,	21st Jan., 1856.	Ballinasloe,	11th Aug.,	31st Oct., 1855.
Holywood,	24th Feb.,	2nd Aug., 1855.	Loughrea,	14th Aug.,	27th Oct., 1855.
Antrim,	27th Feb.,	4th Aug., 1855.	Miltown Malbay,	27th Aug.,	30th May, 1856.
Toome,	3rd Mar.,	First Inspection.	Limerick Pery and Jubilee,	31st Aug.,	28th May, 1856.
Kilrea,	6th Mar.,	9th Aug., 1855.	Limerick Industrial,	4th Sept.,	26th May, 1856.
Kilrea (Special),	7th Mar.,	6th Mar., 1857.	Limerick Pery and Jubilee (Special),	3rd Sept.,	31st Aug., 1857.
Londonderry,	24th Mar.,	7th Dec., 1855.	Ballingarry,	7th Sept.,	2nd June, 1856.
Carndonagh,	28th Mar.,	13th Aug., 1855.	Aghavoe (Special),	10th Sept.,	12th June, 1856.
Culdaff,	31st Mar.,	15th Aug., 1855.	Roscrea,	20th Sept.,	13th Feb., 1856.
Moville,	4th April,	18th Aug., 1855.	Nenagh,	23rd Sept.,	11th Feb., 1856.
Buncrana (Special),	6th April,	First Inspection.	Limerick Pery and Jubilee (Special),	30th Sept.,	24th May, 1856.
Letterkenny,	9th April,	21st Aug., 1855.	Limerick Industrial,	1st Oct.,	3rd Sept., 1857.
Raphoe,	21st April,	5th Dec., 1855.	Mountrath,	2nd Oct.,	4th Sept., 1857.
Newtownstewart,	25th April,	10th Dec., 1855.	Maryboro',	5th Oct.,	22nd May, 1856.
Dromore,	28th April,	12th Dec., 1855.	Arboe (Special),	8th Oct.,	20th Feb., 1856.
Drumquin,	30th April,	14th Dec., 1855.	Toome (Special),	22nd Oct.,	7th Feb., 1857.
Beragh,	2nd May,	8th Jan., 1856.	Abbeyleix,	26th Oct.,	3rd Mar., 1857.
Carrickmore,	4th May,	21st Dec., 1855.	Timahoe,	9th Nov.,	16th Feb., 1856.
Pomeroy,	6th May,	4th Jan., 1856.	Durrow,	12th Nov.,	23rd Feb., 1856.
Altmore,	8th May,	7th Jan., 1856.	Portarlington,	16th Nov.,	31st July, 1856.
Cookstown (Special),	9th May,	31st Jan., 1857.	Tullamore,	19th Nov.,	31st Mar., 1856.
St. Mary's, Athlone,	26th May,	20th Mar., 1856.	Moate,	21st Nov.,	29th Mar., 1856.
Athlone (Special)	29th May,	18th Mar., 1856.	Clara,	24th Nov.,	22nd Mar., 1856.
Kilskeery,	6th June,	17th Dec., 1855.	Newmarket (Special),	27th Nov.,	26th Mar., 1856.
Crichton,	8th June,	29th Sept., 1855.	Ballyclough,	11th Dec.,	16th Aug., 1856.
Lisbellaw,	10th June,	6th Oct., 1855.	Donoraile,	14th Dec.,	18th Aug., 1856.
Tempo,	12th June,	4th Oct., 1855.	Queenstown,	16th Dec.,	First Inspection.
Enniskillen,	15th June,	2nd Oct., 1855.	Aghada,	18th Dec.,	12th Sept. 1856.
Ballintra,	17th June,	24th Aug., 1855.	Bandon (Special),	19th Dec.,	25th Aug., 1856.
Lack,	19th June,	12th Oct., 1855.	Kinsale,	21st Dec.,	8th Sept., 1856.
Kesh,	20th June,	9th Oct., 1855.	Cork, No. 1 (Special),	23rd Dec.,	10th Sept., 1856.
Cornasoo,	30th June,	22nd Dec., 1855.	Imaal,	24th Dec.,	25th Nov., 1856.
Raw,	2nd July,	24th Sept., 1855.		31st Dec.,	8th July, 1856.
Sligo,	4th July,	First Inspection.			
Drumcliff,	6th July,	26th April, 1856.			
Tubbercurry,	8th July,	30th April, 1856.			
Aclare,	10th July,	2nd May, 1856.			

APPENDIX (B) No. 1.

REPORT of the COMMITTEE of the NOTE and DEBENTURE ISSUE for 1857, and AUDIT of the BOARD'S EXPENDITURE during the same year.

The Committee to audit the above met on the 9th day of April, 1858, for that purpose.

Your Committee find there were, . . . 80,000 Notes in Stock on 1st January, 1857.

That on 20th of March, 1857, were ordered, 200,000

Making to be accounted for, . . . 280,900

Of these were issued during 1857, . . 198,900

Leaving in Stock on 1st January, 1858, 82,000

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that £828 15s. for the 198,900 Notes issued at 1*d.* each, has been duly lodged to your credit in the Bank of Ireland.

Your Committee find that the number of the last Debenture issued in the Year 1857 was 12,402

Deducting the number issued to the 31st December, 1856, ... 11,802

It will appear that . . . . . 600 Debentures were issued during 1857.

It will be seen by the annexed account that £30 for the 600 Debentures issued at 1s. each, has been duly lodged to the credit of the Board in the Bank of Ireland.

Your Committee find there were . . . 1,164 Deposit Cards in Stock on 1st January, 1857.

Of these were issued during the Year 1857, . 664

Leaving in Stock on the 1st January, 1858, . 500

Your Committee having examined the Stock at date of audit, and taken into account the Cards issued since

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APPENDIX (B) No. 1—*continued.*

the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that £1 7*s.* 8*d.*, for the 664 Cards, issued at 0½*d.* each, has been duly lodged to the credit of the Board.

Your Committee find the April and October dividends on your Funded Stock have been duly lodged to your credit, amounting to £126 10*s.* 8*d.*

Your Committee find there was a sum of 4*s.* lodged to your credit for "paid" brands sold to Local Societies during the year.

Your Committee find there was a sum of £1 18*s.* 9*d.* lodged by the Aghada Loan Fund, being for interest on £97 advanced by the Board to the said Society, to 31st December, 1857.

These several sums, added to the balance in Bank reported at last audit, give a total of £1,349 15*s.* 9*d.*

Your Committee find that Drafts to the amount of £966 10*s.* 2*d.* were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of . . .	£1,349 15 9
Is to be deducted Drafts for . .	966 10 2
Which should leave a Balance of . in Bank.	£383 5 7

Your Committee finds the Bank gives you credit for this balance.

(Signed)
JAMES POWER.
TALBOT DE MALAHIDE.
JOHN LENTAIGNE.

ACCOUNT, NOTE, and DEBENTURE AUDIT, and EXPENDITURE for the Year 1857.

1857:			£ s. d.	£ s. d.
Jan. 1,	To Balance in Bank [net], ...		—	360 19 8
	Lodgments for Notes, per Secretary, . . .		792 10 2	
	Do. do. direct, ...		36 5 0	
				828 15 0
	Lodgments for Debentures, per Secretary, . .		30 0 0	
	Do. do. direct, . . .		—	
				30 0 0
	Lodgments for Deposit Cards, per Secretary, . .		1 7 2	
	Do. do. direct, . . .		0 0 6	
				1 7 8
	Lodgments for Brands, per Secretary, . . .		0 4 0	
	Do. do. direct, . . .		—	
				0 4 0
April 9,	Dividend on Stock on £4,430, .	£66 9 0		
	Less Income Tax, . .	4 8 7		
			62 0 5	
Oct. 13,	Dividend on Stock on £4,430, .	£66 9 0		
	Less Income Tax, . .	1 18 9		
			64 10 3	
				126 10 8
	Lodgment for Year's Interest on £97, for the Aghada Loan Fund, ...		1 18 9	
				1 18 9
				£1,349 15 9
	From which deduct Year's Drafts, . . .			966 10 2
Dec. 31,	Balance in Bank [net], ...			£383 5 7

REPORT of the COMMITTEE on the PETTY EXPENSE ACCOUNT for 1857.

The Committee appointed to audit the Petty Expense Account for 1857, met on the 16th day of April, 1858.

Your Committee report that they find a balance of £4 11*s.* 8*d.* was in the hands of Secretary for current expenses at date of last audit.

Your Committee charged the Secretary with this balance, and the sum of all the drafts drawn in 1857, making together a sum of £971 1*s.* 10*d.*, as explained at foot.

Vouchers for all the payments made, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

Your Committee find a balance in the Secretary's hands of £14 7*s.*, on the 31st of December, 1857, which is to be charged to him as the basis of next audit.

	£ s. d.
Balance in Secretary's hands, 1st January, 1857, ...	4 11 8
Amount of Drafts drawn in 1857, . .	966 10 2
	971 1 10
Deduct Expenditure, as per annexed account, ...	956 14 10
Balance in Secretary's hands, 1st January, 1858, ...	14 7 0

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Appendix (B) No 1—*continued.*

Account adverted to in the Annexed Reports, showing Particulars of Expenditure.

	£	s.	d.
Salaries of Board's Officers,	765	0	2
Printing of Promissory Notes and Debentures,	91	15	3
Petty Expenses,	5	7	5
Law Charges, Ordinary, paid out of Board's Assets,	31	13	7
" (Extraordinary, incurred on account of Cork Charitable Society, defrayed out of local assets, £89 1*s.* 1*d.*)			
Extra Inspection Expenses,	24	17	3
Post Office Account,	—		
Inspector's Postage Account, and other extra charges,	3	15	0
Income Tax paid for Board's Officers to 20th March, 1857,	27	16	8
Coals for Offices,	3	9	6
Gratuity to Mr. Dillon for services *in re* Cork No. 1,	3	0	0
	£956	14	10

(Signed) WALTER SWEETMAN.
J. LENTAIGNE.

APPENDIX (B) No. 2.

Showing Ordinary Income and Expenditure of the Board for 1856 and 1857.

1856.

Ordinary Sources of Income.	£	s.	d.
Receipts for Notes and Debentures, &c.,	911	0	6
Dividends on Stock,	118	0	5
	£1,029	0	11
Ordinary Expenditure.			
Salaries,	764	2	1
Printing,	91	12	9
Petty Expenses,	8	6	1
Inspector's Postage Account,	5	17	2
Extra Inspection Expenses,	37	17	6
Post Office Account,	2	19	9
Law Charges,	15	2	7
	£925	17	11
Excess of Ordinary Income over Ordinary Expenditure for the year 1856,	£103	3	0

1857.

Ordinary Sources of Income.	£	s.	d.
Receipts for Notes and Debentures, &c.,	860	6	8
Dividends on Stock,	126	10	8
	£986	17	4
Ordinary Expenditure.			
Salaries,	765	0	2
Printing,	91	15	3
Petty Expenses,	5	7	5
Inspector's Postage Account,	3	15	0
Extra Inspection Expenses,	24	17	3
Post Office Account,	—		
Law Charges,	31	13	7
	£922	8	8
Excess of Ordinary Income over Ordinary Expenditure, for the year 1857,	£64	8	8

APPENDIX (C).

A List of the Members of the Loan Fund Board, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Sittings of the Board, for the Year ending 31st December, 1857.

N.B.—The Board held 16 Sittings during the Year 1857.

Members' Names	Dates of Appointment.	No. of Attendances	Members' Names.	Dates of Appointment.	No. of Attendances
The Right Honourable the Earl of Fingall,	2nd Jan., 1837.	—	James William Lennox Naper, Esq., V.L.,	—	—
Fitzstephen French, Esq., M.P.,	—	1	The Right Honourable William Fownes Tighe,	—	—
George Alexander Hamilton, Esq., M.P.,	—	—	Colonel Robert Owen, J.P.,	20th Jan., 1842.	—
Viscount De Vesci,	—	—	John Barlow, Esq.,	9th Jan., 1843.	—
Sir James Power, Bart., D.L.,	—	1	John Ennis, Esq., D.L., M.P.,	—	2
Edward Joshua Cooper, Esq.,	—	—	John N. V. Vernon, Esq.,	—	—
James John Bagot, Esq., D.L.,	—	7	The Very Rev. Chas. Vignolles, D.D., Dean of Ossory,	—	—
Sir Matthew Barrington, Bart.,	—	1	John Brenan, Esq.,	24th Jan., 1845.	—
Thomas Hutton, Esq., D.L.,	—	8	George H. Lindsay, Esq., D.L.,	13th Jan., 1846.	15
James O'Farrell, Esq.,	—	—	Thomas Crosthwaite, Esq.,	—	—
John D'Alton, Esq.,	—	—	Walter Sweetman, Esq.,	20th Jan., 1846.	2
William Hodges, Esq.,	25th Oct., 1837.	—	The Very Rev. H. U. Tighe, D.D., Dean of Ardagh,	18th Feb., 1846.	4
Rev. Thomas Hincks, D.D.,	10th Feb., 1841.	—	The Very Rev. H. Newland, D.D., Dean of Forns,	30th June, 1846.	—
John Lentaigne, Esq.,	—	13	The Rev. J. G. Porter,	30th Jan., 1851.	1
The Right Honourable the Earl of Clancarty,	14th Jan., 1842.	—	The Right Honourable Lord Talbot de Malahide,	28th Mar., 1854.	4
The Right Honourable the Earl of Courtown,	—	—	Jas. Hans Hamilton, Esq., M.P.,	—	—
The Right Honourable the Earl of Erne,	—	—	Lieut.-Col. George Gore Ousley Higgins, M.P.,	12th Sept., 1856.	1
The Right Honourable the Lord Downes,	—	—	*Counsel*—Henry Hutton, Esq., Q.C., 18, Gardiner's-place,	2nd Jan., 1837.	
The Viscount Boyle,	—	—	*Secretary*—Rich. Robt. Madden, Esq., Dublin Castle,	19th Mar., 1850.	
Sir Robert Alexander Ferguson, Bart., M.P.,	—	—			
The Honourable and Very Rev. Robt. Maude, Dean of Clogher,	—	—			

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